INSURANCE A COLLEGE STUDY

ESPECIALLY IN AMERICA IS ATTENTION GIVEN TO IT.

One of the Regular Courses in Several Universities—Lectures on It Given in Several Others—Growing Interest in the Subject—Europe Behind Us.

The business of life insurance in its various branches has become of late so important a factor in the private and commercial life, not only of America, but of the entire world, that it is only natural to find some reflection of it in the universities of America and Europe. The third annual congress of actuaries, held recently in New York city, collected some interesting facts on the subject of the treatment of life insurance as a college course.

As might be expected, the United States is far and away in the lead of Europe, both in the amount and thoroughness of the teaching offered in its institutions of higher learning. Throughout the whole of Europe we find insurance hardly recognized at all as a study, and where it does creep in as a subject of instruction, it is almost invariably under the wing of some other and less commercial member of the mathematical family.

M. Picquet in his report remarks that there is not a State university in France where the actuarial programme is treated as a whole. He says still further:

"University instruction is given in a special course at the lycées in the first part of what may be called actuarial science, that is, pure mathematics. The calculation of probabilities, however, is not treated in this course, nor beyond the course organized by the Association Philotechnique is the science of financial operations taught elsewhere than in the commercial schools."

Thus we see that, so far as the University of France is concerned, no insurance instruction as such is given. The Association Philotechnique has, however, revived a series of free public lectures which was inaugurated in 1872, and has since 1874 given courses on financial operations and the theory of life insurance.

M. Picquet's conclusion is that the State universities give practically no place in their instruction to the science of insurance. The need of a chair of life insurance seems evident in the universities of France, in order, as M. Picquet says, "not only to give France the rank which is due her in this branch of human activity as in all others, but also to grant each of our fellow citizens the benefit which would result from such instruction."

As regards Germany, even less seems to have already been accomplished. Dr. L. von Bortkiewicz, member of the Deutschen Verein für Versicherungswissenschaft, though recognizing in his report the advisability of giving university instruction on this subject, and though laying out an excellent plan for such instruction, says that no actual results have as yet been accomplished. His scheme would provide a short course of lectures of two semesters at the larger universities and perhaps of four at the smaller.

In Switzerland, Dr. Moser of Berne states that among the fourteen special departments at Berne University, which are called seminaries, there is one devoted to the teaching of actuarial science. This one course apparently furnishes the sum total of Swiss insurance teaching.

As for England, the prospect is more bright. Instruction is given at the leading universities on subjects relative to life insurance, though the subject of insurance itself is not taught.

Crossing the water to American soil, we find considerably more interest taken in the study of actuarial subjects and a largely increased instruction in the same.

In Canada, the University of Toronto and Trinity University both give special attention to insurance. At the latter, Prof. M. A. McKenzie recently supplanted the ordinary course by a series of special lectures. F. Sanderson, in his monograph on the subject, remarked that "candidates of Canadian universities are gradually finding their way into the actuarial departments of life insurance companies, as well as into the Government university departments, some fifteen graduates of Canadian universities being now found in actuarial departments of the different life offices."

As for the United States, the work now being carried on is highly satisfactory and promises great results. In the last five years especially, the study of insurance has made very great progress in our universities.

It began some years ago with the University of Wisconsin, which will be remembered as a pioneer in this direction. The University of Michigan followed, with James W. Glover in charge, and this university is still the only one which undertakes to prepare for the examinations of the Actuarial Society of America.

Joseph A. De Boer has prepared an exhaustive pamphlet on this subject, based upon replies received from 100 selected universities and colleges. A complete enumeration of them all would require far too much time and space, but even a glance at the more notable lines of work now being done in America will show its magnitude and importance.

The State University of Iowa is now giving a course in the mathematical theory of insurance, the University of California is giving actuarial instruction, as is the University of Chicago, while Boston University has just began a course in insurance teaching. The University of the City of New York is giving a course on insurance law.

Cornell has had lectures upon life, accident and health insurance. Northwestern University has recently considered in its department of economics and finance a number of phases of these sciences, while the University of Kansas provides in the law school a six-weeks course on insurance.

The University of Wisconsin contemplates extending its insurance course even beyond its present limits. Yale University has lectures on insurance by its own instructor in the department of mathematical economics and statistics, and also lectures on insurance law from men engaged in the actual business.

At Harvard University insurance is treated in the department of economics, a very elaborate course being given in alternate years. The University of Illinois has a course of instruction running four years, while the University of California has for the last six years been giving instruction along actuarial lines.

Dartmouth College, through its Amos Tuck School of Administration and Finance, has since 1900 been preparing men for practical insurance and business work; both theory and practice being carefully considered.

The University of Michigan seems on the whole to represent the highest point to which the university instruction has been carried in this subject. This is doubtless due to the great interest shown in the matter by Thomas W. Glover, Ph. D., assistant professor of mathematics.

Some half dozen courses are offered, including the mathematics of annuities and insurance statistics and other branches of actuarial science. This university also offers a three-years course in the department of law, in the third year of which course each student is required to elect certain work on insurance and annuities.

A large number of colleges and schools moreover, throughout the country, either teach insurance indirectly in their course of mathematics and political economy, or contemplate adopting courses in this science. Among such may be mentioned Union College, the University of Vermont, Ohio State University, the University of Nebraska, the Universities of the South, of Pennsylvania, of Georgia, of Oklahoma, Syracuse University, Pennsylvania State College and Williams College.

In addition to all the above, the larger insurance companies have of late been doing good work by giving courses of lectures at some of the leading universities. Charlton T. Lewis delivered, in 1898, a course of fifteen lectures at Cornell, upon the principles of insurance, and the year following was invited to give fifteen at both Harvard and Columbia, treating with singular ability the valuation of life contingencies, the foundation, history and construction of mortality tables, the analysis of premiums, the methods of loadings and the principles of distributing surplus.

Joseph A. De Boer has also delivered a series of six lectures at Dartmouth, while J. A. Jackson recently toured the West delivering a series of four lectures at the State universities of Ohio, Illinois, Minnesota, Iowa and Colorado, and a number of other colleges and universities.

Life insurance instruction is at its best in the United States, where the science has found its fullest development and expression, not only along theoretical, but also along practical, lines as well. Much as has already been accomplished, the subject has as yet been little more than touched upon, and in the future insurance work is likely not only to be a regulation member of the academic system, but also, in its practical applications, to absorb more and more of the energies and talents of educated men.

THE GIBRALTAR OF JAPAN.

Moji, One of the Best Fortified Places on the Earth.

Moji is the Gibraltar of Japan.

Whether you arrive by land or by sea, the place gives an immediate impression of culminating majesty, says the *London Daily Mail*. Great hills tower up in every direction, and behind them lie snow-clad mountain peaks proudly topping them.

Here and there you spy openings on the rocky shore, artfully concealed natural harbors. A well protected channel takes you into the Bay of Shimonoseki itself, and here, after a short journey, you come on the twin towns, Moji and Shimonoseki, on either side of the bay.

The hills, black and lined with mist, stand grimly around. Stacks of Titanic chimneys on the low levels of Moji vomit forth thick smoke, recalling the horrors of Pittsburg. Ten thousand craft, from the 8,000-ton Harland & Wolff steamer to the antique junk, lie packed around. Stacks of coal, almost mountains in themselves, are one great centre of work. An almost unceasing succession of trains adds to them, while myriad workers bear the accumulating loads to lighters nearby. The locomotives you notice are Baldwins, and the coal trucks are the newest pattern—steel, automatic emptying. The open fires burn weirdly on the native boats. There is a feeling of haste in the air.

In the harbor, both on the Moji and the Shimonoseki sides, the native craft are emptying and filling with great speed. Packages covered with matting are being swung on the backs of tireless coolies or swung on ever moving cranes. In the deeper water great steamers are lying, surrounded by coal barges, and an army of women and men is coaling them by hand with a rapidity no machinery can rival. This is not the sleepy Orient, but has the spirit of the bustling West.

The multitudinous junks themselves are well worth notice. The rule here seems to be "one junk, one family." The family live continually on the great, angular, unpainted boat, the wife helping at the tiller as she carries her baby on her back, and the children playing around. Here is a junk so large that half a dozen households could find room on it; here one so tiny that its poor owner and wife and children can only find room to sleep at night by pulling matting over the bare deck. This junk is outwardly the replica of an old Spanish galleon, and this is the image of the pictured pirate craft which awesomely rejoiced one's boyhood days. The sails of yonder craft are quilted like the curtains in a West Hempstead lady's drawing room. Many have a distinctive note of their own, proclaiming them the pride and holdfast of their inhabitants.

Some may grow enthusiastic over the nimble women who fill the bunks of the steamships with coal. I cannot. Seen from the steamer's deck, their appearance, as they stand in long lines passing up the small baskets of coal, no doubt has a touch of picturesqueness. A nearer view spoils the effect. These are adult women, all amazingly short and sturdy, all stunted in growth and aged in looks by severe and constant toil unsuited for their sex. As one watches the weaker of them drop down on the deck of their barges, exhausted after their work is done, the sense of the picturesque dies.

It is hard to realize that around here is one of the best fortified spots on earth. Every trace of the gigantic military and naval preparations now proceeding in the neighborhood is as carefully covered as possible. The hills around are honeycombed with forts and protected by artillery at every point, but one looks in vain for the guns. The supplies now being landed from a thousand junks are, every one is aware, for military use. But there are no men in uniform supervising. Tens of thousands of troops lie ready within a brief march; but there is not a soldier on the streets. This scenery, at least, is typically Oriental.

Those who are enraptured with the poetic side of Japan would receive a shock from the streets of Moji or its sister town, Shimonoseki. They are as prosaic and as dirty as those of the worst parts of the Black Country. Every one bears the traces of toil. The streets are narrow and tortuous, and have that indescribable "slummy" smell (the nearest approach to a description can be a combination of the odors of boiled cabbage and spilled paraffin) familiar in the back streets of London. The children too often show plain traces that their mothers are busy at other work than caring for them. The roadways are without footpaths, and on wet days are anything but pleasant. Drainage is exceedingly primitive. Every shop has its front open all day, even in these winter times.

The streets are ever a tangled confusion of pavement merchants, of patient coolies carrying heavy burdens, of laughing children, of rare horses or cattle carrying provisions, of shouting rickshaw men. Even here, in a place where foreigners are counted by the units, many of the men, but practically none of the women, have put on European garb.

Shimonoseki and Moji have been the centre for two of the most momentous events in modern Japanese history. It was here, in 1858, that the fleets of the Great Powers came to punish Japan for some offences against foreigners. Many men still living nearby took part in that conflict, and they say (whether rightly or not, I have no means of knowing) that the Marquis Ito himself was among the defenders. The fleets shelled Moji, and the people mounted their batteries and vigorously replied. But every Japanese shot fell short. The result of that bombardment was not merely local ruin at Moji, but stretched out to the overthrow of the old Japanese feudalism and the inception of a new ideal of an Occidentalized Orient.

It was therefore fitting that this same bay, which had witnessed the humiliation of the old, should be the scene of the crowning triumph of the new. In 1895 Japan proved, by force of arms, her power to enter the ranks of the world-nations. China lay defeated before her despised rival, and it was to Shimonoseki that Li Hung Chang, China's envoy, came craving, and obtaining, peace.

IN AN AMERICAN DESERT.

SUFFERINGS AND PERILS WHICH PROSPECTORS ENCOUNTER.

Experience of Two Explorers Between Sonora and Arizona—Intense Heat and Lack of Water—Discovering the Bones of Unsuccessful Gold Seekers.

Those who have never dwelt on the desert, says the Los Angeles *Times*, cannot possibly have any idea of what desert life means. There is no life anywhere else like it. There are no dangers of a similar character to be experienced elsewhere. The prospector, the man who sees most of it, can describe it to you. He can tell you of its heat, its blinding glare, and the awful feeling of being without water to moisten the parched lips with; but, with all that, he can say nothing that adequately describes the awe that comes upon a man who is there alone. There is companionship in the very rocks and trees of the mountains. The noise of the birds singing and the running water cheers the heart, but on the desert there are none of those things. A man off the trail, lost there, is indeed helpless, and well may one say "God help him."

Every year the desert claims its quota of victims, just as the ocean must be fed its list of wrecks. Beyond its confines they are little heard of. Within them they sometimes happen and are not known of for years.

Occasionally a prospector—he, too, may be off the trail—stumbles across the bleached bones of another of that pioneer breed who had perished years before. A piece of paper, an old envelope or a pocketbook may give the data to identify the remains by, but often there is nothing, and they are put beneath the ground to mingle with the dust, unmarked by any needless formality. Awe-inspiring it is, indeed, to come upon the skeleton of some lost prospector. Think of a man, himself wandering, uncertain whether he is travelling parallel with the trail or is to the north or south of it, thus attracted. For a few minutes he forgets his own predicament. He stands over it and ponders: Who was he? When did he die? He tries, if he is an old desert prospector, to call to mind those whom he has missed and who may have come that way; or perhaps he is a newcomer, and it is the skeleton of a man who prospected there before his time. Be that as it may, to a man lost on the desert the sight is awe-inspiring beyond ability of mere words to describe.

An illustration of this may be gleaned from the experience of two American prospectors who had been exploring the line country between Sonora and Arizona. Gold veins, some carrying good values, are plentiful in the little ranges which appear here and there on the desert of that region. The white population in a tract of country embracing sixteen thousand square miles numbers less than twenty-five souls. There may be as many Mexicans, and there is a floating population of Indians. These latter in small bands dig considerable basins in the ground to hold the rain water which falls twice a year. Twice a year, sometimes, it should be said, but more often only once; and sometimes there are seasons of drought when the rain does not fall at all for several years. These little accumulations of water do not last long, and when they have dried up the Indians leave. Here and there is an oasis where a white man lives, always in the foothills. He is there to mine, and has, maybe, a little store and a few head of horses and cattle. His water, perhaps, comes from a well several hundred feet deep, and is just sufficient for his own purposes. The Indians can get a supply in passing, and a little to support life until the next water is reached, perhap forty miles away, but they cannot remain and consume the little there is.

And it so happens that there are times when the desert is almost denuded of its inhabitants. It was on one of these occasions that two American prospectors were crossing from the Sonora side of the boundary line into Arizona. They were out of water. Twice they had been disappointed. On each occasion the Indian supply they had counted on was dried up. The bottom of the chaca, as it is called, was as hard as a brick. They had been nearly a day and a half without water, and the animals at the last disappointment lay down and could not get up again.

What an outlook! Surely enough to stagger the bravest. The prospectors, old hands at the game, realized their predicament. No time then for delay. One of them knew of a tinaja, or tank of water, in a range of hills about seven miles distant, at the south end of the Gunsight Range. After taking the packs from the burros, which they fully realized had made their last prospecting trip, they set out for this their last hope. Hours later, for the sun was high and the heat intense, they reached the foot of the hills. A climb of seven hundred feet was in front of them, and silently they made it. Words take strength, and in emergencies of this kind none is wasted. Soon they were at their goal, and, heaven be thanked, there was water there. Not much—indeed, the veriest trifle—but it was water, just enough to save their lives.

In the solid rock beneath their feet, under an overhanging bluff, was a slight accumulation made by a gentle inflow through a crevice in the blue porphyry. This was the tenaja. It was known only to a few prospectors, and to the few wild animals which made the range their home, or were driven to it when all other sources failed. Even as they stooped to dip it up a mountain lion was noticed sneaking around a huge boulder. They had disturbed him, evidently, just in time to prevent his lapping up the few pints which had trickled there after many hours. He evidently came there often, for his tracks were in every patch of sand around it. Men of that kind paid little attention to such signs. They would drink, even if they had to do it revolver in hand. Nor is the class of men from which prospectors are drawn given to prayer. But those men prayed. It was years since they had done so before, and their words were few. Each went down on his knees, and with clasped hands said, "Thank God!" and was silent for a brief space of time.

Again and again they moistened their lips and drank, a few drops at a time, as long experience had taught them was wisest. In the morning a little more had accumulated, and they drank that too, and started off for the old mining camp at Gunsight. Before they had been travelling an hour they came upon the skeleton of a man, bleached and white as the bull quartz of the Sierras. From the perfect state of the bones it was evident that no wild animals had mutilated the remains. The way they were found, however, told their story. There were no clothes near, not a rag. Evidently the man had done as many do who are driven crazy by want of water on the Desert. He had stripped off his clothes and run on wildly, but he had held to his canteen, and it lay beside him as it had been dropped years before. No sign of flesh was on the bones. The ants had cleaned that off and left them, within a few weeks after the man died, as white as they were then. The two prospectors looked at the skeleton. "Poor fellow," said one to the writer of this experience. "He fell by the wayside. Thank God we are saved." The rest of the journey was not made without an effort. They had no more water for twenty miles, and the thermometer registered for many hours during the day 113 degrees, and there was no shade.

The following month two German prospectors set out from the next range, the Quijotoas. One of the prospectors had been on the desert before, but had little experience; the other was over from the old country only a short time, and, lured by the tales of mining life he had heard, wanted to try his luck. To the one who could speak English Mr. Day, the storekeeper at Quijotoa, pointed out the danger of going far from water, but without avail; and midway between the Quijotoa range and the Barbaguivari Mountains, three days later, one of them lay down and died and the other was driven insane, but fortunately fell into the hands of the Indians, who brought him back to Day's store, where he recuperated and regained his reason.

The Indians who found the German wandering had but a few mouthfuls of water in a calabasas gourd. They gave it to him to drink, and one took him to a band which was resting a while nearby, being on a migratory passage to the water in the foothills under old Barbaguivari Peak. The two other Indians took his trail, and following his zigzag course came upon his companion. He was dead; had died at noon, the Indian said. The Indian was a Papago, and he reasoned thus: The two men had slept that night without water. He could see where they both had passed the night. In the morning they had started out together, but the sun soon overcame one of them and he went "loco."

The Indian always uses Spanish in description, even if he speaks English. Then one started off alone, he of the greater strength, and was found hours afterward by the Indians. In his delirium the man left behind took off his clothes. The fierce rays of the sun scorched him, and he stood in the shade of a giant cactus. As the sun moved the shadow moved, and the poor German followed it around the tree. Finally, at noon there was no shadow, and unable to hold out longer he crawled up to the trunk and died. The Indian pointed to the ground and showed how he had followed his footsteps, and how and when he died. It was only an Indian's reasoning, but it was surely so.

And this was an experience such as is not uncommon to the desert. Many another like it could be told by those who live near Death Valley. These two experiences came to a man who lived on the desert in Arizona, one who was of the party of two who survived, and who later saw the two German prospectors bid adieu to civilization. It may be of interest to those who never saw the great American desert except from a train window.

ST. PETERSBURG OF TO-DAY.

Scenes at the Capital of Russia in War Time.

From the London Daily Mail.

Above the snow-whitened Place of St. Isaac the great cathedral rears its enormous bulk of gray and green granite and marble, with the gilded dome blazing in the sunlight. Its outlines are picked out, wherever snow can lie, in white. Snow marks the straight lines of the base, the marble cornice and frieze and the circle of marble columns which ascend to carry the great golden dome.

Down below, over the smooth snow, the sleighs glide swiftly, noiselessly by. At the end of one perspective of painted houses the slender golden pinnacle of Peter the Great's Admiralty shoots a tongue of flame aloft. At the end of another perspective the curious cupolas of a great church float like balloons in the sky. The Bolshoia Morskaia, the Bond street of St. Petersburg, is full of life and movement. Pavements are thronged with men in astrakhan coats and caps, ladies in sable and fox. In the roadway a double stream of sleighs, driven by shaggy haired Izvostchiks in caps like ladies' muffs and huge padded coats wrapped round and round them and secured by embroidered waist belts. Down the middle of the street, with great shouting to clear the way, comes at the furious pace of a fire engine the private sleigh, drawn by two magnificent horses, of some great nobleman. The driver, with beard and hair curled and oiled, and a three cornered hat of fur, is leaning forward with outstretched arms like a Roman charioteer, gripping the blue silk covered reins taut in both hands. Over the horses' quarters a blue silk netting is spread to screen the lady in richest sables who occupies the sleigh from the flying snow flung up by the horses' hoofs.

Through the archway which leads from the Morskaia into the Great Place before the Winter Palace comes the sound of an approaching cheer.

Instantly police officers in long gray coats appear from nowhere, the traffic in the roadway draws to one side, the people on the pavement stop and face toward the road, a sleigh conveying a distinguished looking officer, who looks keenly about, and whom all the suddenly materialized police salute, dashes by; then, after an interval, a sleigh magnificently horsed, with the driver in the bright scarlet and gold lace livery of the Court.

Officers salute, the people raise their hats, and the Empress bows and smiles. Another sleigh follows, the little procession turns into the Nevsky Prospekt, and, taking the centre of the broad avenue, is gone like a flash on its way to the Anitchkoff Palace, where is a gathering of great ladies interested in the Red Cross organization. The swarms of police disappear as quickly as they appeared: the unobtrusively dressed men who when the royal carriage was passing showed indications of official responsibilities mingle once more with the crowd.

Down on the broad quay alongside the Neva, where the palace fronts and many of the great houses are, the heavy carriages of Ambassadors race along at what seems more than motor car speed. A detachment of soldiers in queer, tall brass helmets that look more ecclesiastical than military marches by: people are out taking the afternoon constitutional—in furs and goloshes, of course, and the men mostly in uniform, for nearly every one wears uniform of some sort. Not only soldiers, but students, officials, all sorts of people, wear uniforms. Even a ladies' school, out walking two by two along the quay, has its distinctive uniform. The river is a broad white snow plain, upon which dark groups of men with horses and sleighs are engaged in digging out huge blocks of ice. The Neva is frozen nearly two feet deep, and heavy wagons are crossing it by the tracks which supplement the long-spanned bridges.

On the other side the semi-Oriental spires and minarets of the fortress of Peter-Paul give a curious sensation of strangeness and novelty to the scene.

But you look a mile up the river, and instead of gilt minarets and cupolas you see a little forest of tall, straight, ugly factory chimney stacks belching dense black smoke. This juxtaposition and contrast of the Orient and the Occident confronts you whichever way you turn. Along the Nevsky you come upon a row of handsome steel frame, stone faced shops, so light and so lofty that you almost fancy you are in New York. And ten yards further there is a shop built of wood, the entrance to which is down a short flight of awkward steps, and you almost wonder whether you are not back in the eighteenth century. The front of one shop is nearly all plate glass; the front of the next is covered with colored paintings of the goods on sale for the information of the large proportion of people who are unable to read. Here you see a tea and bread-and-butter shop, all marble and gilt and electric light, and across the way is a dim bazaar, where priceless goods and the tawdriest rubbish are to be found in little recesses that serve as stores, where the proprietors stand at their shop doors to tout for customers, and where the smallest bargain is not struck without much haggling and gesticulating.

In one street you are as far west as Broadway, and around the corner you are as far East as Damascus. People dine at a restaurant with walls of inlaid marble, where, with great pomp and circumstance, they catch you your selected fish alive from the glass tank in which it swims, serve it on a silver dish and charge prices that would make the Carlton envious; then the same people go out into the street and haggle for five copeks in the price of a sledge fare.

What Americans Spend for Easter Lilies.

From Country Life in America.

The rise of the Easter lily is one of the most sensational features of greenhouse floriculture in America during the last quarter of a century. Our florists raise about five million Easter lilies a year. Assuming that only half of these plants are sold; that each one bears only two flowers (a good plant should have six to eight) and that the public pays 50 cents a bud, it would seem that the American people spend at least $2,500,000 for Easter lilies every year.

THE TRAPPISTS OF ALGERIA.

MONASTERY WHERE ORDER OF STRICT SILENCE IS ENJOINED.

Built on Site of Battle Between French and Moslems—Monotony of the Daily Life of the Brothers—Women Not Permitted in the Building—Discipline.

A very interesting excursion is that from Algiers to the Monastery of La Trappe, situated some ten miles away. This is one of the many establishments of the same order which are scattered all over the civilized world, says the *London Globe*. The monastery is built on the plains of Staoueli, on the site of a great battle which took place between the French and the Moslems in 1830, when the former were completely victorious.

The French Government, in 1843, presented to the monks 2,500 acres of very rich land, from which they derive large revenues. Wine, both red and white, is produced in great quantities; it bears a high reputation, and finds a ready sale. In addition to this, the monks raise large crops of wheat, chiefly for their own consumption, as well as poultry farms of a very extensive character, the produce of which they supply to Algiers and all the country round. Besides working themselves in the fields, they employ some 200 Arabs to assist them, and their time is fully occupied not only in making wine, but in distilling essences and liqueurs, and in various other industries of an extremely lucrative character.

The life inside the monastery is of a far more monotonous character. When visitors arrive they are shown into a room where the various articles produced and sold by the monks are displayed. These comprise honey, scents, liqueurs and various religious objects, such as crucifixes, &c., which, however, are of little artistic merit. One of the fathers is alone permitted to break the strict order of silence enjoined within the building. He tells you that he was formerly, before taking his vows, a French officer, and served in the Army of the Loire in the French-German War of 1870. No better choice could have been made than this cicerone for the visitors. His manners are perfect, and he is courteous to the last degree in explaining everything of interest that takes place at La Trappe.

A lay brother asks you on arrival if you wish to take luncheon, and, on your acceding, sets before you a very simple repast, composed of a good omelette, some boiled potatoes stewed in lard, and a dish of haricot beans. At the same time he is most pressing that you should drink the wine, both red and white, which he pronounces as being "good and pure." It may be the latter, but for ordinary tastes it is certainly not very palatable. The last course is bread and cheese and some native-grown oranges. The charge made for this repast, including the wine, is thirty sous, or one and threepence per person, which cannot be considered extravagant.

Up to this point the ladies are allowed to be present and join in the luncheon; but now comes the time for the male visitors to be escorted alone through the monastery, and a dreary hour or more has to be passed by the ladies. The ex-military father takes you in charge, and enjoins that as you are passing through the building where the monks are you will keep total silence, but that as you pass outside you can ask him any questions you may be interested in. There are twenty-five fathers, and some eighty brothers, including the novitiates.

The fathers are dressed in white, with black bands over the shoulders; the brothers have a very common maroon colored vestment, gaiters, and when in the fields wear straw hats. The fathers have, so far as I saw, their heads always uncovered, but they are not tonsured. The superior, or abbot, is, I hear, a near relative of President Loubet, but when the latter came to Algiers recently, although he was within a mile or two of the monastery, he never came to see his relative, probably, it is supposed, for political reasons, and for fear of giving offence to the Radical party. The monks retire to rest at 7 P. M., and rise at 2 A. M., when religious services begin, and continue off and on till 7 A. M. They then have a cup of black coffee, and fast until midday, when the dinner is served. This consists entirely of a vegetarian diet; no meat or fish of any kind being permitted from year's end to year's end, although each monk is daily allowed about two-thirds of a bottle of the very rough red wine already referred to. Just before retiring a piece of bread and cheese is served out, and this is all the nourishment they have until next morning.

The life at La Trappe is altogether penitential. There are no cells, but each monk sleeps in a large ward, where there are a number of others. They do not undress, but lie down on their hard straw mattresses, which, as our guide told us, become as hard as a board. The civil doctor pays a weekly visit from the neighboring hospital, and, of course, he is sent for if his services are required at any other time. As a rule the health of the monks is, I am assured, very good, but a friend who accompanied me, and is a doctor, remarked that they appeared worn and underfed. Absolute silence is enforced within the monastery, and the only sound of the human voice is that of the preacher, and when they sing, which they continually do during the services. There is no instrumental music whatever, even in the shape of an organ. The Superior alone is allowed to speak.

One point especially interested me. I asked whether, on taking the vows, it was necessary to hand over all one's worldly belongings to the order. The reply was that nothing of the sort happened. After passing the novitiate and before taking the vows, the whole of the property had to be handed over to the relatives, and the novitiate was received without a single penny. The Trappists are an extraordinarily rich body, and their revenues are increasing yearly, although a very large sum is continually expended in charity, not only in Algeria, but in France, and other countries where their monasteries exist. There is a very uneasy feeling among the monks that the law of religious orders in France will very shortly extend to this country; and their future residence, should these evil days arrive, is a matter of anxious speculation. Some question has been raised whether the Transvaal would not suit them; on the other hand, Syria has been spoken of, but their great desire is to remain where they are, if they are only left in peace.

The life of silence, than which nothing is more dreadful, would undoubtedly be unbearable in this community but for the fact that it is only enjoined among the monks, and especially in the monastery itself. When working in the fields it is, of course, absolutely essential to direct the Arabs and other laborers as to their work. This, to my mind, alone makes the life possible, as it would otherwise in many cases lead to madness, and possibly suicide. I was assured by our guide that although he had been ten years a father he did not know the names of three of the brethren; but, nevertheless, both himself as well as others felt what was expressed on one of the walls of the monastery: "S'il est dur de vivre à la Trappe qu'il est doux d'y mourir."

The Nome of To-day Is Quite a Town.

From the Washington Post.

"The casual visitor will not be able to distinguish between the city of Nome, Alaska, and the ordinary Eastern American town of the same size," said Col. William T. Perkins of Nome.

"The prosperity of Nome is firmly established," said Col. Perkins, "and there is no question that in the course of a few years it will be largely increased. The city has water mains and electricity and an excellent system of public schools. Its municipal government is a model for larger cities. Nome is becoming a large wholesale centre, something new in that part of the world. Railroads are being built, and from Nome the entire surrounding country is being supplied with the necessaries and luxuries of life."

$20,000 FOR OLD STAMPS.

Sale of a Notable Collection Dealing With the South African Issues.

There has just been sold in London to a firm of stamp experts doing business there and in this city a collection which has been twenty-one years in the making. It contained the stamps of only a single little republic, the Transvaal in South Africa, through all its many changes, but it is supposed to be as nearly perfect as a stamp collection ever was. It brought nearly $20,000, a record price.

E. J. Nankivell made the collection, and has made a good thing out of it, chiefly because a great demand has sprung up for the rarer stamps since the Transvaal became a British colony. There have been so many political changes in the country that its stamps form a sort of historic record of thirty-five years.

The first and most sought for group in the lot is that issued by the first South African republic between 1869 and 1877. The plates for these were made in Gustrow, Germany, and the first supply was sent to the Transvaal with the plates.

In 1870, when this supply was all used up, a Boer, Mr. Viljoen of Pretoria, printed a fresh lot. These lasted two years, and then a Mr. Borrius at Potchefstrom did a little more stamp printing.

In September, 1874, penny and sixpenny stamps were printed for the Boer Government by a Mr. Davis of Maritzburg. These are noteworthy because they were the first to be perforated for use in the republic. After this a Stamp Commission took charge of the printing till the first British occupation in July, 1877.

The British seized all the stamps of the republic remaining in the post office and printed over them "V. R. Transvaal," the V. R. above the name of the State. The printers worked under some pressure, so naturally there were a few errors.

A famous one is a penny red on blue with the name of the State spelled "Transveal." The stamps with these errors are so rare that experts value them at from $375 to $750 apiece.

There were other errors, all of importance now to the philatelist. One shows the overprint inverted on the stamps. A rare print of one of these is valued at $1,000.

There are only two specimens known. One is in the Nankivell collection, the other in the Tapling collection, which, arranged in fine cabinets, is on view in the British Museum.

In 1878 the British introduced a new set of Transvaal stamps in denominations from a half penny to two shillings each. They are not rare, and were still in use in 1882, when the Boers got their country back and held it till 1900.

They took some of the British stamps and overprinted them "Ein Penny," using them temporarily while a new set was being made. This time they had the plates made in Holland. The various sets made from these Dutch plates, with a few provisionals used during shortage of supplies, lasted them till the republic fell in June of 1900.

Then came the stamps of the second British occupation. The British military authorities took some of the current stamps and overprinted them "V. R. I." These were issued in Pretoria in June, 1900.

In the following March, 1901 the overprint was altered to "E. R. I.," for the new King, Edward VII. Finally, in April, 1902, the present set with the King's head on them was issued.

The South African stamps, on account of these many changes, are becoming notable. Several fine collections are in the hands of members of the Philatelic Society of London, which is now preparing a pamphlet on the South African stamps.

This collection, which may probably be divided, is now in seven volumes, a glance through which shows the political changes in the country at once.

MEANING OF FINGER RINGS.

Ornaments That Had Significance and Power.

The perfect form of a circle which constitutes the ordinary finger ring is apt to be regarded as a mere article of adornment, more or less beautiful and elaborate, according to the taste or wealth of the owner. From the very beginning of things rings have played an important part in the affairs of men, says the Utica *Observer*, with no reference to their ornamental value, but as symbols of the despotic power of a ruler, the supernatural powers of the priesthood, the skill of the physician and lawyer and as a badge of the conditions of slavery and freedom. The custom of wearing them for ornament or use antedates history and belongs to the age of myth and fable. As emblems of eternity they were regarded as sacred objects, with mysterious powers of magic, of divination, of healing and of destroying wrought into their composition.

Beginning with the iron ring of Prometheus, there is scarcely a hard substance or metal which has not in some of the periods of the world's history been used in the making of these circlets. The Romans were long contented with rings of iron, but every precious metal has in turn been used in their manufacture, while their excessive luxury was shown in the great numbers owned by the wealthy. A ring of gold became a badge of Roman citizenship; a slave on receiving his freedom could only wear one of iron, which was also an ordinary badge of mourning. Roman knights and senators wore rings of gold and Roman lawyers received from their clients a gift of a birthday ring, to be worn only on that day, and to part with any ring was a sign of the greatest poverty.

Far exceeding the interest of rings of metal only was the history of precious stones combined with them, and wrought into designs of rare beauty by the hands of the skilled cutter. The office of seal engraver became one of great trust and responsibility, careful records were kept by him of each design, and his life was forfeited if a reproduction was made.

Not only were these stones used for seals and signets, but many magical powers were attributed to them. The jasper led all others for healing gifts, especially if set in silver and engraved with images or figures, when it most surely preserved from drowning. A ruby restrained wrath and fury; a carbuncle was a charm against poison, the plague, and drove away evil dreams or fancies. If evil threatened the stone grew dark and obscure until the cause was removed. An amethyst hindered the ascension of vapors by drawing them into itself, sharpened the wits and resisted poisons.

The agate was also an antidote against poison, and gave a man good cheer against opposition and danger, like the carnelian, "which causeth him that weareth it to be of a cheerful heart, free from fear, nobly audacious and proof against witchcraft or fascinations."

The sapphire possessed not only the gift of freeing from enchantments, but of healing from poisons, of loosing from prison, of assuaging the wrath of God, of procuring men favor with princes. As preserving purity it was worn by the priests, and was the gem of all others consecrated to Apollo, who was believed to give more prompt and satisfactory answers to those wearing this stone.

The opal, in spite of its many superb tints and colors, has always had a shadow cast over its fair fame, as, in addition to its reputation of bringing misfortune, its powers have associated it with the brotherhood of thieves, from its ability to sharpen the eyes of its owner and dim the sight of those around about him, so they can neither see nor mind what is being done. This, when added to the gift of bestowing invisibility, made an opal an invaluable aid to the light-fingered gentry of thieves.

The emerald preserved purity. The jacinth procured sleep when set in a ring. Chalcedony insured victory to the wearer of it. Coral protected from the evil one. The diamond rendered a man invisible and counteracted the power of the lodestone.

The turquoise, if worn in a ring of gold, would preserve men from falls and bruises, provided the ring had been received as a gift. "It also moveth when any peril is prepared to him that weareth it, and has been known to change color and grow pale if he that weareth it do grow pale or weak, and, again, upon the recovery of its master, it does recover its own lovely beauty and becomes ceruleous, like unto a serene heaven." It destroyed personal animosities, appeased discords between man and wife, and among the Arabs was highly valued for its talismanic qualities.

The talismanic rings belong to all ages, and were supposed to hold a charm against diseases, against the evil eye and demons or witches, against the powers of the flames, the supposed virtue existing not in the stone alone, but in the device or magical letters inscribed upon it. The well known Basilidian gems, which were found in both Europe and Asia, represent the power of these amulets, of many different forms; all had the word Abraxos engraved upon them in connection with mystical figures. The word signified not the Supreme Deity, but the 365 spirits who govern the world.

We are accustomed to hear of coronation rings, of episcopal rings and of the Fisherman's ring of the Pope as symbols of power and authority, but the talismanic ring of a physician, with powers of healing, is not so familiar. Yet the doctors of old carried both signets and rings, frequently wearing them upon the thumb, with their own name engraved backward and forward on the stone, or with the name of some ordinary nostrum as a charm. The material from which a ring was made had also power over different maladies. A cold could be cured by wearing a ring of iron, a headache by a leaden one and a pain in the side by a golden ring inscribed with letters from the Greek alphabet. It seems quite probable that these rings of the doctors contained aromatic waters and preservative decoctions, which they could use in the sickrooms in the same manner as the cane, which old prints represent them as carefully holding before their noses in the presence of infectious diseases. Without doubt amulet rings for medicinal purposes were greatly in favor among ancient physicians and empirics.